

Information to identify the case:

Debtor 1	<u>Juliana M. Ivory</u>	Social Security number or ITIN	xxx-xx-1135
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-35406-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Juliana M. Ivory

11/19/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Juliana M. Ivory
Debtor(s)

Case No. 14-35406-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 19, 2020

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2020:

Recip ID	Recipient Name and Address
db	+ Juliana M. Ivory, 319 Sassafra Street, Browns Mills, NJ 08015-1318
aty	+ Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
515235502	ASHRO, 1414 S. 21st Street, Clinton, IA 52732
515235505	Emerg Physicians Associates of SJ, PC, P.O. Box 740021, Cincinnati, OH 45274-0021
515235507	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Mortgage, Attn: Phil Cunningham, Exec VP of Mortg, 3232 Nemark Drive, Bldg 7, Miamisburg, OH 45342-5421
515433454	+ PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
515235506	+ PNC Mortgage, c/o Zucker Goldberg and Ackerman, 200 Sheffield Street, #301, Mountainside, NJ 07092-2315

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 19 2020 21:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 19 2020 21:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515235503	+ EDI: CAPONEAUTO.COM	Nov 20 2020 01:58:00	Capital One Auto Finance, Inc., Attn: Mr. Dave Lawson, CEO, 3905 North Dallas, Suite 1000, Plano, TX 75093-7892
515244594	+ EDI: AISACG.COM	Nov 20 2020 01:58:00	Capital One Auto Finance, a division of Capital On, Att: AIS Portfolio Services, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
515235504	+ Email/Text: ebnnotifications@creditacceptance.com	Nov 19 2020 21:40:00	Credit Acceptance, P.O. Box 5070, Southfield, MI 48086-5070
515235507	Email/Text: Bankruptcy.Notices@pnc.com	Nov 19 2020 21:40:00	PNC Mortgage, Attn: Phil Cunningham, Exec VP of Mortg, 3232 Nemark Drive, Bldg 7, Miamisburg, OH 45342-5421
515433454	+ Email/Text: Bankruptcy.Notices@pnc.com	Nov 19 2020 21:40:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
515235508	+ EDI: VERIZONCOMB.COM	Nov 20 2020 01:58:00	Verizon New Jersey, 500 Technology Drive, Saint Charles, MO 63304-2225
515235509	+ EDI: VERIZONCOMB.COM	Nov 20 2020 01:58:00	Verizon Wireless, Bankruptcy Department, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0312-3

User: admin

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preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Albert Russo (NA)	on behalf of Trustee Albert Russo docs@russotrustee.com
Alexandra T. Garcia	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Celine P. Derkrikorian	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION njecfmail@mwc-law.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com
Joshua I. Goldman	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION. josh.goldman@padgettlawgroup.com, bkgroup@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION josh.goldman@padgettlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION rsolarz@kmlawgroup.com
Robert Braverman	on behalf of Debtor Juliana M. Ivory rbraverman@mcdowelllegal.com tcuccuini@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com

TOTAL: 11